

Fill in this information to identify your case:

Debtor 1	Samantha L Njenga		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	EASTERN DISTRICT OF MISSOURI		
Case number (if known)	24-41374		

☐ Check if this is an amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

- ☒ No. Go to Part 2.
☐ Yes.

Part 2: List All of Your NONPRIORITY Unsecured Claims

3. Do any creditors have nonpriority unsecured claims against you?

- ☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.
☒ Yes.

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

		Total claim
4.1	Cash Net USA Nonpriority Creditor's Name 175 W Jackson Blvd. Ste 1000 Ste 1000 Chicago, IL 60604 Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number 0340 When was the debt incurred? 3/2023 As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Pay Day Loan
		\$2,000.00

Debtor 1 **Samantha L Njenga**

Case number (if known)

24-41374

4.2

Dave

Nonpriority Creditor's Name

1265 S. Cochran**Los Angeles, CA 90019**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number

\$500.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Loan**

4.3

Dennis Welch

Nonpriority Creditor's Name

960 Ferngate Lane**Saint Louis, MO 63141**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number

5831**\$7,000.00**

When was the debt incurred?

2023-2024

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Rent**

4.4

Edward Tiemann

Nonpriority Creditor's Name

1026 East Rue De Lan Banque, Apt K**Saint Louis, MO 63141**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number

0397**\$8,634.00**

When was the debt incurred?

2/15/2020

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Car Accident**

Debtor 1 **Samantha L Njenga**Case number (if known) **24-41374**

4.5

First Premier Bank

Nonpriority Creditor's Name

**Attn: Bankruptcy
601 S. Minnesota Ave
Sioux Falls, SD 57104**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number **6507****\$493.00**When was the debt incurred? **Opened 7/20/22 Last Active 11/22****As of the date you file, the claim is:** Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify **Credit Card**

4.6

IC Systems, Inc

Nonpriority Creditor's Name

**Attn: Bankruptcy
Po Box 64378
St. Paul, MN 55164**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number **1015****\$453.00**When was the debt incurred? **Opened 8/16/22****As of the date you file, the claim is:** Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify **11 Att U Verse**

4.7

Kikoff Lending Llc

Nonpriority Creditor's Name

**Attn: Bankruptcy
75 Broadway Suite 226
San Francisco, CA 94111**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number **K3DT****\$62.00**When was the debt incurred? **Opened 10/21 Last Active 12/22****As of the date you file, the claim is:** Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify **Charge Account**

Debtor 1 **Samantha L Njenga**Case number (if known) **24-41374**

4.8

Lvnv Funding/Resurgent Capital

Nonpriority Creditor's Name

Attn: Bankruptcy**Po Box 10497****Greenville, SC 29603**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number **2635****\$675.00**When was the debt incurred? **Opened 08/23 Last Active 01/23**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify **12 Credit One Bank N A**

4.9

Metropolitan Sewer District

Nonpriority Creditor's Name

PO Box 437**Saint Louis, MO 63166-0437**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number **2704****\$394.03**When was the debt incurred? **2023**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify **Utility**

4.1
0**Mohela/dept Of Ed**

Nonpriority Creditor's Name

633 Spirit Drive**Chesterfield, MO 63005**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number **0002****\$2,447.00**When was the debt incurred? **Opened 09/22 Last Active 2/16/24**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☒ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☐ Other. Specify **Educational**

Debtor 1 **Samantha L Njenga**Case number (if known) **24-41374**4.1
1**Navient**

Nonpriority Creditor's Name

**Attn: Bankruptcy
Po Box 9500
Wilkes-Barre, PA 18773**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt
Is the claim subject to offset?
☒ No
☐ Yes

Last 4 digits of account number **1030****\$0.00****When was the debt incurred?** **Opened 02/08 Last Active 3/18/21****As of the date you file, the claim is:** Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed
Type of NONPRIORITY unsecured claim:
☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify **Government Unsecured Guarantee Loan**

4.1
2**Perpay**

Nonpriority Creditor's Name

**Attn: Bankruptcy
2400 Market St Suite 300
Philadelphia, PA 19103**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt
Is the claim subject to offset?
☒ No
☐ Yes

Last 4 digits of account number **0335****\$678.00****When was the debt incurred?** **Opened 11/22 Last Active 12/23****As of the date you file, the claim is:** Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed
Type of NONPRIORITY unsecured claim:
☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify **Charge Account**

4.1
3**Sunrise Credit Services, Inc.**

Nonpriority Creditor's Name

**Attn: Bankruptcy
260 Airport Plaza
Farmingdale, NY 11735**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt
Is the claim subject to offset?
☒ No
☐ Yes

Last 4 digits of account number **7855****\$270.00****When was the debt incurred?** **Opened 01/24 Last Active 05/23****As of the date you file, the claim is:** Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed
Type of NONPRIORITY unsecured claim:
☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify **Collection Attorney At T/Directv/Uverse**

Debtor 1 **Samantha L Njenga**Case number (if known) **24-41374**4.1
4**Target NB**

Nonpriority Creditor's Name

**C/O Financial & Retail Services
Mailstop BT PO Box 9475
Minneapolis, MN 55440**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt
Is the claim subject to offset?
☒ No
☐ Yes

Last 4 digits of account number **7399** **\$435.00**When was the debt incurred? **Opened 04/22 Last Active 10/22**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed
Type of NONPRIORITY unsecured claim:
☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify **Credit Card**

4.1
5**TMobile**

Nonpriority Creditor's Name

**PO Box 629025
El Dorado Hills, CA 95762**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt
Is the claim subject to offset?
☒ No
☐ Yes

Last 4 digits of account number **5619** **\$762.33**When was the debt incurred? **2020-2023**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed
Type of NONPRIORITY unsecured claim:
☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify **Cell Phone**

4.1
6**Venmo**

Nonpriority Creditor's Name

**222 Merchandise Mart Plz
Chicago, IL 60654**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt
Is the claim subject to offset?
☒ No
☐ Yes

Last 4 digits of account number **\$200.00**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☒ Disputed
Type of NONPRIORITY unsecured claim:
☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify **Overdrawn account**

Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Debtor 1 **Samantha L Njenga**Case number (if known) **24-41374**

Name and Address

James Fendleman
9666 Olive Blvd., Ste 960
Saint Louis, MO 63132

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.4** of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Part 4: Add the Amounts for Each Type of Unsecured Claim**6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.**

		Total Claim	
Total claims from Part 1	6a. Domestic support obligations	6a.	\$ <u>0.00</u>
	6b. Taxes and certain other debts you owe the government	6b.	\$ <u>0.00</u>
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$ <u>0.00</u>
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ <u>0.00</u>
	6e. Total Priority. Add lines 6a through 6d.	6e.	\$ <u>0.00</u>
Total claims from Part 2	6f. Student loans	6f.	\$ <u>2,447.00</u>
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ <u>0.00</u>
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ <u>0.00</u>
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ <u>22,556.36</u>
	6j. Total Nonpriority. Add lines 6f through 6i.	6j.	\$ <u>25,003.36</u>

**United States Bankruptcy Court
Eastern District of Missouri**

In re **Samantha L Njenga**

Debtor(s)

Case No. **24-41374**

Chapter **7**

VERIFICATION OF CREDITOR MATRIX - AMENDED

The above named debtor(s) hereby certifies/certify under penalty of perjury that the attached list containing the names and addresses of my creditors (Matrix), consisting of **2** page(s) and is true, correct and complete.

/s/ Samantha L Njenga

Samantha L Njenga

Debtor Signature

Dated: **July 10, 2024**

Cash Net USA
175 W Jackson Blvd.
Ste 1000 Ste 1000
Chicago, IL 60604

Credit Acceptance
Attn: Bankruptcy
25505 West 12 Mile Road Ste 3000
Southfield, MI 48034

Dave
1265 S. Cochran
Los Angeles, CA 90019

Dennis Welch
960 Ferngate Lane
Saint Louis, MO 63141

Edward Tiemann
1026 East Rue De Lan Banque, Apt K
Saint Louis, MO 63141

First Premier Bank
Attn: Bankruptcy
601 S. Minnesota Ave
Sioux Falls, SD 57104

IC Systems, Inc
Attn: Bankruptcy
Po Box 64378
St. Paul, MN 55164

James Fendleman
9666 Olive Blvd., Ste 960
Saint Louis, MO 63132

Kikoff Lending Llc
Attn: Bankruptcy
75 Broadway Suite 226
San Francisco, CA 94111

Lvnv Funding/Resurgent Capital
Attn: Bankruptcy
Po Box 10497
Greenville, SC 29603

Metropolitan Sewer District
PO Box 437
Saint Louis, MO 63166-0437

Mohela/dept Of Ed
633 Spirit Drive
Chesterfield, MO 63005

Navient
Attn: Bankruptcy
Po Box 9500
Wilkes-Barre, PA 18773

Perpay
Attn: Bankruptcy
2400 Market St Suite 300
Philadelphia, PA 19103

Sunrise Credit Services, Inc.
Attn: Bankruptcy
260 Airport Plaza
Farmingdale, NY 11735

Target NB
C/O Financial & Retail Services
Mailstop BT PO Box 9475
Minneapolis, MN 55440

TMobile
PO Box 629025
El Dorado Hills, CA 95762

Venmo
222 Merchandise Mart Plz
Chicago, IL 60654

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MISSOURI

In re: Samantha Njenga,

Case Number: 24-41374

Debtor.

Chapter 7

NOTICE OF AMENDMENT TO SCHEDULES AND/OR MATRIX TO ADD
CREDITOR(S)

To: Creditor(s) listed below: *(insert creditor names and addresses or attach list)*

Dennis Welch
960 Ferngate Lane
St. Louis, MO 63141

1. ☒ Amended Schedules

☒ Amended Creditor Matrix and Verification of Matrix

You are hereby notified that the above Debtor(s) filed Amended Schedules and/or Matrix and added you as a creditor in this case. The following documents are attached for you. *(Check all that are attached)*

☒ A copy of the most recently filed Schedule listing you as a creditor;

☒ A copy of the original Order and Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors & Deadlines showing the debtor's full social security number;

☐ A copy of any order or notice that set a deadline by which proofs of claim are or were to be filed along with a proof of claim form, if applicable.

2. **Claims.** You are further notified that: *(Check one option)*

☒ This is a no-asset case. It is unnecessary to file a claim now. If it is determined there are assets to distribute, creditors will receive a notice setting a deadline to file claims.

☐ This is an asset case. You may file a proof of claim by the deadline specified in the order or notice that set a deadline by which proofs of claim are or were to be filed, or within 30 days of the date of service of this notice, whichever is later.

3. **Discharge.** You are further notified that you may file a complaint to determine dischargeability pursuant to 11 U.S.C. ' 523(c) or to object to discharge pursuant to 11 U.S.C. ' 727(c). An extension of the deadlines for filing file a complaint to determine dischargeability pursuant to 11 U.S.C. 523(c) or to object to discharge pursuant to 11 U.S.C. 727(c) requires the timely filing of a motion to extend time pursuant to Fed. R. Bankr. P. 4004(b) and 4007(c). You

should reference the respective deadlines set in this case to determine whether a motion to extend time is necessary.

Respectfully Submitted,

Dated: July 10, 2024

/s/Angela Redden-Jansen
Angela Redden-Jansen, #42684
Attorney for the Debtor
3350 Greenwood Blvd.
Maplewood, MO 63143
(314) 645-5900
amredden@swbell.net

Certificate of Service

The undersign hereby certifies that on the 10th day of July 2024, a copy of the foregoing was electronically filed with the Clerk of the Court to be served by operation of the Court's electronic filing system upon the Chapter 7 Trustee and mailed via first class mail, postage prepaid to Dennis Welch at 960 Ferngate Lane, St. Louis, MO 63141.

/s/ Angela Redden-Jansen